

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE:)	CASE NO: 17-45832-659
CHRISTOPHER JAMES HYDE)	Chapter 13
STEFANIE SUZANNE HYDE)	Re: Objection to Claim 3 filed by
)	WELLS FARGO BANK NA
)	Acct: 4572
)	Amount: \$249,010.92
Debtors)	Response Due: November 14, 2018
)	

TRUSTEE'S OBJECTION TO CLAIM 3

THIS OBJECTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE OBJECTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE OBJECTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE OBJECTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING, THE DATE OF WHICH WILL BE SENT TO YOU IF YOU FILE A RESPONSE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE OBJECTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee in Bankruptcy, and for her objection to claim states as follows:

The claim of WELLS FARGO BANK NA dated October 23, 2017, should be allowed, but the Court should enter an order directing that the claim will not be paid by the Trustee. The plan provides for surrender of the collateral. After sale of the collateral, the creditor may file an amended claim for the deficiency balance.

WHEREFORE Trustee prays the Court will enter its order sustaining this objection.

Dated: October 24, 2018

OBJCLM--SJC

/s/ Diana S. Daugherty

Diana S. Daugherty

Standing Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

(314) 781-8100 Fax: (314) 781-8881

trust33@ch13stl.com

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on October 24, 2018, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on October 24, 2018.

CHRISTOPHER JAMES HYDE
STEFANIE SUZANNE HYDE
2818 SUNDOWNER DR
SAINT CHARLES, MO 63303

WELLS FARGO BANK NA
1 HOME CAMPUS
MAC X2302-04C/PAYMT PROCESSING
DES MOINES, IA 50328

WELLS FARGO BANK NA
1000 BLUE GENTIAN RD #100
MAC#N9286-01Y
EAGAN, MN 55121-7700

/s/ Diana S. Daugherty
Diana S. Daugherty, Chapter 13 Trustee